

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-22899-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kirk A. Tolliver  
37 Cypress Point Road  
Mount Holly, NJ 08060

Crystal E. Fedd-Tolliver  
37 Cypress Point Road  
Mount Holly, NJ 08060

Social Security No.:

xxx-xx-7910

xxx-xx-3332

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after September 17, 2020 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 18, 2020

JAN: mjb

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of New JerseyIn re:  
Kirk A. Tolliver  
Crystal E. Fedd-Tolliver  
DebtorsCase No. 14-22899-CMG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: clsnodscPage 1 of 1  
Total Noticed: 3

Date Rcvd: Aug 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2020.

db/jdb +Kirk A. Tolliver, Crystal E. Fedd-Tolliver, 37 Cypress Point Road,  
Mount Holly, NJ 08060-4745Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 19 2020 00:12:53 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 19 2020 00:12:50 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Brian E Caine on behalf of Creditor BANK OF AMERICA, N.A. bcaine@parkermccay.com,  
 BKcourtnotices@parkermccay.com  
 Brian E Caine on behalf of Creditor Mt. Holly MUA bcaine@parkermccay.com,  
 BKcourtnotices@parkermccay.com  
 Denise E. Carlon on behalf of Creditor U.S. Bank National Association, not in its individual  
 capacity but solely as Trustee for the NRZ PASS capacity but solely as Trustee for the NRZ PASS  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Jason Brett Schwartz on behalf of Creditor Wollemi Acquisitions, LLC  
 jschwartz@mesterschwartz.com  
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
 mortoncraigecef@gmail.com  
 John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
 ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
 John R. Morton, Jr. on behalf of Creditor Gateway One Lending & Finance  
 ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
 Joseph M. Shapiro on behalf of Attorney Middlebrooks Shapiro, P.C.  
 jshapiro@middlebrooksshapiro.com  
 Marcia Y. Phillips on behalf of Debtor Kirk A. Tolliver theladyjustice@outlook.com,  
 theladyjustice.phillips@gmail.com  
 Marcia Y. Phillips on behalf of Joint Debtor Crystal E. Fedd-Tolliver  
 theladyjustice@outlook.com, theladyjustice.phillips@gmail.com  
 Nona Ostrove on behalf of Creditor Deerwood Homeowners Association nostrove@ostrovelaw.com

TOTAL: 13